

FIDELITY BANCORP, INC.

| | CPP Disbursement Date 12/12/2008 | RSSD (Holding Company) 2121552 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$730 | \$689 | -5.6% | | |
| Loans | \$408 | \$368 | -9.8% | | |
| Construction & development | \$17 | \$19 | 10.1% | | |
| Closed-end 1-4 family residential | \$214 | \$171 | -19.9% | | |
| Home equity | \$23 | \$27 | 17.4% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$2 | \$2 | -21.9% | | |
| Commercial & Industrial | \$32 | \$27 | -14.8% | | |
| Commercial real estate | \$94 | \$91 | -2.7% | | |
| | | | | | |
| Unused commitments | \$103 | \$96 | -7.1% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$86 | \$97 | 12.5% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$154 | \$146 | -5.6% | | |
| Cash & balances due | \$45 | \$43 | -4.2% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$8 | \$0 | -100.0% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$9 | \$0 | -100.0% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$681 | \$637 | -6.4% | | |
| Deposits | \$455 | \$449 | -1.3% | | |
| Total other borrowings | \$224 | \$186 | -17.1% | | |
| FHLB advances | \$118 | \$80 | -32.5% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$49 | \$52 | 4.9% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.0% | 7.0% | -- | | |
| Tier 1 risk based capital ratio | 10.8% | 11.5% | -- | | |
| Total risk based capital ratio | 12.1% | 12.8% | -- | | |
| Return on equity ¹ | 1.3% | -0.6% | -- | | |
| Return on assets ¹ | 0.1% | 0.0% | -- | | |
| Net interest margin ¹ | 2.2% | 2.4% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 29.4% | 45.4% | -- | | |
| Loss provision to net charge-offs (qtr) | 769.2% | 189.9% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 1.6% | 1.6% | 0.0% | 0.0% | -- |
| Home equity | 0.0% | 0.1% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 1.0% | 41.6% | 0.0% | 0.1% | -- |
| Commercial & Industrial | 3.0% | 1.5% | 0.1% | 0.4% | -- |
| Commercial real estate | 16.8% | 10.2% | 0.0% | 0.1% | -- |
| Total loans | 5.0% | 3.6% | 0.0% | 0.1% | -- |